# WEEK IN **FINANCES**

An Elastic Currency is Ur gently Demanded.

THE CROP-MOVING SEASON

This Has Caused a Hardening in Mone Rate at New York-The Successful Floating of Pennsylvania Stock Had Stimulating Effect.

(Special to The Times-Dispatch.)
NEW YORK, July 3.—The Financial Age says:

ing the figures furnished by the National banks in response to the call of the Comptroller of the Currency, again turn their eyes to Washington and ask if at coming session of Congress out to pass a sultable relief measure. Despite onths of insistent liquidation, ac companied by almost unprecedented declines in the stock market, there is shown a loan expension of more than \$193,000.000 within a year. Under the Comptroller's call for the condition of the National banks as of June 0, loans of all the National banks of the country stand at \$3,415,045,751; on the date of the preceding call, April 9, they were \$3,403,217,618, while on July 16, 1902, they aggregated \$3,221,-859,632. It may be charged that Wall Street is itself to blame for this condition, and there is no need denying that the over-capitalization and unwieldy stock Issues of the past few years have brought to withhold relief from the entire business community, which is made to suffer not only for the mistakes of a few overnterprising promoters, but for the indifferent attitude of Congress as well. Even in the face of the defiant utter-

ances of the statesman who expects to be the Speaker of the next House of Repre-sentatives, it does not seem at all likely that either the Administration or the Re-publican leaders will countenance his leaders will countenance his near for them to longer remain apathetic to existing conditions, and they are nell aware that a respanse to the almost enanimous sentiment in favor of an elastic currency is expected at the next tersion of Congress.

MONEY FOR INTERIOR.

The interior will require this season its usual extra supply of currency. Crop fallure reduces such requirements; but the crops have not failed, nor are they likely to do so. General business at interior centers shows undoubted increase in volume over 1802: the five months' increase in bank clearings of the Middle and further West being 41-2 per cent. This means large increase in the loan and deposit accounts of eastern banks and thus larger requirement for lawful bank reserves alone. The money markets of the East will not be seriously affected by withdrawals for some weeks, although the rise in call rates at New York gives evidence of the approach of the crop moving season.

As was recently noted in these col-

the rise in call rates at New York gives evidence of the approach of the crop moving season.

As was recently noted in these columns, the first four months of the current year closely followed precedent in the movement of currency, bank toans, each holdings, surplus and other features wont to follow. May and June, however, book to follow. May and June, however, broke the sewing a decrease in loans for month shewing a decrease in loans for month shewing a decrease in loans for month in the first time in a number of years.

The present month has a decidedly may resent wortable. The novement of the limit time in month has a decidedly may resent surplus, and even this his normal section in surplus, and even this his heart of the section of the limit of the section of the limit of the section of the limit of the limit

although it is generally admitted that crop results will have much to do with this. So far as the crops are concerned, the latest reports from the West arree that the corn area has been considerably damaged by the heavy rains, which necessitated the replanting of a large amount of the crop while the injury to the wheat yield, although less than was reported a week or sa ago, is nevertheless sufficient to cut down the original estimates as to the size of the replanting of a large amount of the crop while for the security market, which appears a took issue has had a stimulating effect upon the scentrity market, which appears to have completely disentangled itself from the meshes of the bears. Outside sentiment certifues apalistic, and there is little likelihood of renewed activity during the summer months. This will not be regretted by conservative interests, who are averse to an advance in values at the present time as well are a further decline.

The hysterical condition of the cotton market continues to constitute a menace to the situation, not only by reason of the enforced closing of many mills in this country and Jingland, which is directly inaceable to the wild speculation in that staple, but because of the danger of a crash resulting either from a complete corner or a staden slump from the present, ever him and present ever him a complete corner or a staden slump from the present, ever him and the present ever him a complete corner or a staden slump from the present, ever him and the effect of the speculation upon the money market is concerned, there is reason for believing that the amount of money required to carry on the operations of the build clique is much less than was originally estimated.

### THOMAS BRANCH & CO

(ESTABLISHED 1833.)

MEMBERS

New York Stock Exchange. Kew York Cotton Exchange.

PRIVATE WIRES TO PRINCIPAL MARKETS.

Investment Securities Miss Er Hicks.....

JOHN L. WILLIAMS & SONS BANKERS,

RICHMOND, VA. SOUTHERN INVESTMENT SECURITIES.

MUNICIPAL BONDS A SPECIALTY. Correspondence invited.

# THE LUCKY WINNERS OF UMBRELLAS

	(Continued From First Page.)	
Miss	Lottle Mannel,	
Miss	Mae Breuer	17
Miss	Julia Shuman,	
Miss	Maggle Shuman	14
Miss	Lucy D. Cox.	
Miss	Florence Stith	13
Miss	Nannie Hart.	
Miss	Virgle Quesenberry	12
Miss	Laura Haris.	
Miss	Lillie Bland	7
BALLE	Pauline Koch.	
Miss	Eva Howle	5
Miss		
Miss	Eva Spears	8
Miss		
Miss	Mary Costello	2
Miss		
Miss	Mamle Johnson	
Miss		
Miss	Annie Irving. Mabel Sycic	

The Tee-Dee Resorts.

The Tee-Dee resort hotels are among the best in the State, and are all charmingly situated, offering every inducement for pleasure and recreation, as well as rest and recuperation. Pleasant drives, extensive lawns and groves of trees, picturesque scenery and every facility for fishing, hunting, etc., characterize all of the inland resorts, while those situated on the seashore are equal to any on the Atlantic coast. Surf bathing, fishing, sailing and like pleasures are every-day pastimes, and the sail sea air is an extra inducement to many. The Tee-Dee winners will have their choice, in the order of their final standing, of

in the order of their final standing, of all these places, and whether it be the exhibitating mountain air or the brisk sea breeze depends on the personal desire of the lucky ones.

The intermont, situated at Covington, Va., is nearly 1,500 feet above the scalevel and scenes of wondrous splendor are spread out before the guest of this famous resort. An orchestra, providing music at concerts and for dancing, tennis courts, golf grounds, riding, driving and rowing afford delightful recreation. The Intermont is under the management of Mr. W. C. Hundley.

The Alleghany, also situated high up in the mountains, from which it takes its name, is famous as one of the most complete summer bottal in the Virginia mountains. The views to be had at this point, Goshen, Va., cannot be surpassed. Manager J. B. Wood spares no effort to assure to every guest the best attention, both as to cuisine and service, and facilities for enjoyable pleasures are on every hand.

The Mecklenburg, at Chase City, Va., under management of Mr. I. S. Peckham, is new hotel, and modern in every paralt is already widely known and patronized. The climate at Chase of its delightful throughout the year. In summer the nights are always cool and pleasant. It is here that the famous Chase City Springs, supplying the Chase City Lithia, Water and the Chase City Chloride Calcium Water, are located. Riding, driving, tennis, golf and dancing are favorite pastimes.

In full view of Monifeello, the home of Thomas Jefferson, and near the charming city of Charlottesville, the seat of the University of Virginia, is situated the Jefferson Park has all modern conveniences and is delightfully located. Mrs. Boykin and Mrs. Robinson manage the hotel and cater in every way to the center of their guests.

The Princess Anne, at Virginia Beach, is too well known to call for an extended description. Situated directly on old ocean, the surf bathing is first class in length. A large pavillon makes an ideal place for pleasure seekers. A finaband of music gives open air concerts,

GOLD WILL RETURN.

Of late years July has been a month of gold exports. Last July \$7.800.000 gold was shipped: in 1901, \$2.800.000; in 1909, \$2.200.000; in

View.

The New Sherwood (R. L. Stevens, manager), situated at Old Point Comfort, a name to conjure with, on Hampton Roads, is surrounded by points of pleturesque and historical interest.

The Sherwood is just in front of Fortress Monroe, the largest and most pleturesque of American forts, which covers a large area of ground on Old Point. The manoeuvres of the troops offer a pleasant attraction in the morning and evening hours, and the fort itself, with its frowning guns, overlooks the scene where the famous Merrinac destroyed the Cumberland, gave battle to the Monitor, and revolutionized naval warfare. This popular hotel has recently been remodeled, renovated and refurnished, and offers a pleasant, attractive and comfortable home to the public seeking health or pleasure. The table, making a specialty as it does of old Virginia cooking, leaves nothing to be desired.

### STANDING OF ENTRIES TEE-DEE OUTING CONTEST. S SATURDAY HOOH, JULY 4TH.

2102		184
999	600000000000000000000000000000000000000	
Miss	Dorg Berry,	8
Miss	inez Taylor	18
Mrs.	F. M. Timberlake,	45
Miss	F. M. Timberlake, Aurella Timberlake 4,573	16
Miss		183
Miss	Helen East, Mildred Jones 4,565	181
Miss	Irana Poblason	10
Miss	Cenie Schaaf 3,586	180
Miss	Carrie Vaughan,	1
Miss	Carrie Vaughan, Eugenia Coghill	擅
Miss	Rosalle Robinson,	100
Miss	Rosalle Robinson, Edna V. Branch2,813	
Miss		
Miss	Katle Smith 2,432	超
MISS	Ora Reynolds,	18
Miss	Ora Reynolds 2,413	18
Miss	L. Booth,	8
Miss	E. Hioks	16
	Many C Thou	

A STATE OF THE PARTY OF THE PAR		
Miss Alice B. Thaw 1	,791	F
Miss Frances Overby.		П
Miss Virginia Overby 1	,601	à.
Miss Bessie Plowman,	month	
Miss Eva Spears	,348	
Bilas Mary Tillman,		
Miss Louise Kessnich	1,136	
Mice Bertha Bowles,	(600 F)	
Miss Sadie Floyd	811	
Mice Nannie Hart.	2000	1
Miss Virgie Quesenberry	811	
Miss Dainy Hunt.		
Miss M. Sammle Hunt	789	
Miss Annie Bray.	100	
Miss Lillie Todd	748	
Miss Lillie Burns,		
Miss Mamle Blunt	627	覆
Miss Julia Jones,		1
Miss Vera Jones	493	I
Miss Orace Howard	112424	8
Mrs. K. S. Flanagan	486	
Mica Laura Harris		I
Miss Lillie Bland	473	T
Miss Eva Mann.	444	1
Miss Lee Durwray	464	
Miss Lizette Winston,		j
Miss Pauline Gary	455	(
Miss Lottle Mannel,	326	1
Miss Mae Breuch	320	1
Miss Pauline Koch,	321	8
Miss Eva Howle	321	1
Miss Martha Roper,	300	100
Miss Dalsy Baker	300	1
Miss Lucy D. Cox.	266	D.
Miss Florence Stith	200	Hi
Miss Julia Shuman,	245	13
Miss Maggle Shuman	240	
Miss Blanch Drew,	148	63
Miss Isabel White	140	31
Miss Annie Cooper,	27	1
Miss Florida Cooper		20
Miss Nora Fitzpatrick, Miss Mary Costello	23	
		1
Miss Gertle Perry, Miss Roxie Boville	10	i
Miss Roxle Boville		1
Miss Saille Covington, Miss Mamie Johnson	8	1
	-	1
Miss Annie Irving, Miss Mabel Sycie	4	1
Miss Mabel Sycie	4	1
Miscellaneous	Tille.	li
	DUCK WILL	1117

GAY SEASON IN GLOUCESTER

A Delightful Reception to a Bride Groom.

(Special to The Times-Dispatch.) GLOUCESTER COURTHOUSE, VA. which was much enjoyed, was a reception given by Mr. and Mrs. Robert Selden in honor of their son and daughter, Mr. and Mrs. Wray Selden. The beauty and charm of the bride was most noticeable. Mrs. Selden's brother and sister, Mr. and Miss Barnes, of Richmond, were among

the guests.
Mr. and Mrs. Valentine and Miss Cham Mr. and Mrs. Valentine and Miss Chamberlayne have returned to Richmond. Mrs. Morris Leftwich, of St. Louis, and her sister, Miss Lelia Dimmock, who have been spending some days at Sherwood, will return to Richmond to-morrow. Mrs. James Harris, of Richmond, is a guest at Sherwood. Mrs. Smith, of Norfolk, and Mrs. Meyer, of Baltimore, are at Beau Pre. Miss Rena Armstrong, of Rappahannock, is visiting Miss Ellen Lee. Dr. Edward Tallaferro has returned from a visit to Richmond. Mr. John Tabb, Jr., left for Norfolk to-day.

Mr. John Tans, Sh.
Mr. and Mrs. Richard Tallaferro are in
Westmoreland county.
Mrs. Mary M. Jones is at Newington.
Mr. Joseph Bryan, Mrs. Andrew Grinnan and Miss Georgie Grinnan are at
Eagle Point.
The Rev. and Mrs. E. Richardson, of Saluda, are guests of Mr. and Mrs. Robert
Selden.

Seiden. Mr. and Mrs. Jefferson Sinclair, of Cloverfield: Mr. and Mrs. James Sinclair, of Bay View cottage, and Miss Georgie Sinclair are each entertaining house partles; a bevy of bright young folk from Hampton. Among them are Bessle Curtis, 1da Phillips, Lucle Phillips, Ltd Sinclair, Messra, Jefferson and Claiborne Curtis, Roland, Sinclair, Fray Curtis, and Mesdames Smith and McAllister.

#### DEATH IN WAKE OF GOULD YACHT WHISTLE

(Special to The Times-Dispatch.)
PORT WASHINGTON, L. I., July 4. One man was killed and two horses drowned as the result of a panic among horses on the dock when they heard the plereing whistle of Mr. Howard's Gould's yeacht, the Niagara, yesterday afternoon. There were four teams on the wharf and all dashed frantically away at the sound. Three plunged overboard and the other rushed up the dock and came into cellision with a tree.

William McCallion, a driver of one of the teams that went into the water, fell on a pile of rocks and was killed. Mrs. Gould sent for physicians, but when Dr. Sheldon arrived McCallion was dead, Two of the teams were rescued. frowned as the result of a panic among

#### FIGHT IN HENRICO COUNTY IS LIVELY

The contest for Commonwealth's attorney of Henrico county is overshadowing the other contests for county offices in that county, though all have been almost overlooked in the fight over the street railway strike. Hon, Julian Bryant, Mr. L. O. Wendenburg and Mr. C. W. Throckmorton are the three candidates, and all three are making a vigorous canvass. While each man is making an active canvass, friends of Mr. Bryant say that nearly all the most active and influential political workers in the county are suporting Mr. Bryant, Mr. Wendenburg, too, is hard at work, and has many workers who are active in his behalf.

#### SOUGHT HUSBAND'S GRAVE TO END LIFE

(Special to The Times-Dispatch.)
WINSTED, CONN., July 4.—After an all night and unsuccessful search for her husband's grave in the little cemetry in Hotchkissville, this county, Mrs. John Thompson, a widow seventy years old who returned to that village yesterday from England, lay down on another grave and swellowed three ounces of laudannim, She was found dying in the burying ground this morning with the empty phial beside her.

## INJECTS ANTITOXIN INTO MAN'S BRAIN

Cleveland Physician Performs Remarkable Operation on Man With Titanus.

Man With Inditus.

(Special to The Times-Dispatch.)

CLEVELAND, O., July 4.—Dr. Dudley
P. Allen performed, in Lakeside Hospital,
to-day a remarkable operation for the
cure of a young man affileted with teranus.
The patient was in need of antitoxin
treatment, but the physicians doubted
whether it would be effective if administered in the usual way—by hypodermic
injection. Dr. Allen deelded to administer the antitoxin directly into the brain,
where it would quickly reach the nerve
centres. The skull was trepined, and
with a hypodermic need's the antitoxin
was introduced into the brain.
The result of the operation has not
yet been announced, and attendants were
interricted to refuse information. The
young man was in a dependent.
The Rev. H. H. Barber, of Trinity. yet been announced, and attendants were introduced in the state of the

## GOOD WORK DONE BY ICE MISSION

Money Coming in and Many Calls from Sick and Needy. The Ginter Bequest.

sh .....omymous ..... rs. C.
est Franklin Street.
uth Second Street.
ris' Ald Society, First Baptist
hurch
om boxesPolik Miller's.
Nowa-Lander.

The Ice Mission desires to state that its funds now begin this season by \$31.00 interest on begin this season by \$31.00 interest on begin this season by \$31.00 interest on begin the part of the late Levis Ginter, paid to Ice Mission in February last. This yearly interest will always be registered as "In Memory of Lewis Ginter," and will be of great benefit to the Ice Mission, enabling it to be prepared with ice tickets by the coming of het weather It has already provided many hundreds of pounds of ice to the sick and suffering poor. A blessed memorial to a large hearted, generous man.

#### POLITICAL MATTERS

Paul Pettit Will Probably Come from

Fluvanna-Spirited Canvass.

Paul Pettit Will Probably Come from Fluvanna—Spirited Canvass.

Under the new legislative reapportlonment the countles of Appomatics, Buckingham, Charlotte and Fluvanna comprise one senatorial district. Several persons have been mentioned for the siccessorship to Senator Moon, now proceedings are of the present district. Several persons have been mentioned for the siccessorship to Senator Moon, now proceedings are of the present district. Several persons the several persons are persons and persons are proposed in the second like Mr. Paul Pettit, spending the moninee. Mr. Paul Pettit, a pominent lawyer of Fluvanna, would be the nominee. Mr. Pettit was a candidat for the circuit judgeship last year, and received a flattering endorsement, heavy over the several fluvanna. William B. Pettit, the Nestor of the brief of Hon. Pembroke Pettit, for several terms in the General Assembly. City and Accomac there is a spirited canvass for the buccession to Hous momination for the succession to Hous momination for ming. Great pleasure has been brought to bear on ex-Judge Sidney J. Dudley to bear on ex-Judge Sidney J. Dudley for the succession to Hou. S. Gordon Cumming. Great pleasure has been brought to bear on ex-Judge Sidney J. Dudley for the succession to Hou. S. Gordon Cumming. Great pleasure has been brought to bear on ex-Judge Sidney J. Dudley for the bar, who is now in this city on military dity with the Peninsula Guard. Company D. of the Seventy-first Register of the place, but have not yet announced their candidacy.

All Took Holiday.

All Took Holiday.

The postoffice, the revenue office, the Federal Court clerk's offices and Custom-House employes all observed the nation's birthday yesterday by refraining from work. The clerks' offices were the only exception, but even they did not work all day. This revenue officials are very busy receiving the tardy license taxes and will be for a week yet.

In the postoffice the end of one quarter and the beginning of a new one imposes considerable extra work on the force. The new registry and money order division quarters in the Shafer building have not yet been occupied.

The office observed the usual holiday hours yesterday in the sale of stamps and delivery of mail, and made the usual heliday collections.

RICHMOND PRODUCE MARKET.

RICHMOND PRODUCE MARKET.

(Wholesale prices, Quotations corrected Tuesdays and Friday.)

TOHACCO-Dark Fired Tobacco-(Receted Total).—Market quiet, light receipts, Tobacco not n keeping order sells considerably below vices quoted. Brights-Receipts, continue fair and market continues fairly active at unchanged quotations.

FLOUR-Receipts continue light, but the narket very dull.

RYE-Continues very quiet.

WHEAT-Receipts liberal, but the market continues active.

CORN-Continues netive.

CORN-Continues netive.

continues active.

CORN-Continues active.

OATS-Steady at quotations.

HAY-Receipia continue light, and the better grades in good demand at quotations.

EGGS-Receipts liberal said market rather weak, except on nearby stock.

RITTER-Flar receipts and in good demand at prices quoted.

FOULTRY-Hos active, large chickens and large young ducks in good demand; other stock quiet, and, very small chickens active examed.

Control of the control of the continues in demand other active quotes active and weak.

EGTATOS-Active: likit receipts.

EATTL-MARKET-Beef cattle, hegs and sheep about steady; lambs and calves in good active demand, owing to light receipts.

WOOL-Receipts light; market strong and active.

RECEIPTS FOR LAST WEEK-Wheat, 68,664

MISCELLANEOUS MARKETS. PEANIT AND PEA MARKET.

NORIFOLIS, VA July 4—The pennut market is quiet today. The ony change in prices is Spanish auts, which have dropped in price to Trile, a price to Trile, price price in a price to Trile, price pushel. Blackgrapers, \$2 25 bar; black and speckle peas, \$1; clay and red peas, \$0c. Peanut bags in belesses in . 7 4-10c. PITERSBURG, VA., July 4.—PEANUTS— Spanish, new, market very firm at 7714c.; sellers asking more. Virginia's—Quiet at Sc. MARINE INTELLIGENCE.

FORT OF RICHMOND, JULY 4, 1903,

ARRIVED.

Steamer Pocahoutus, Graves, Norfolk and
James River landlers, merchandlise and passengers, Virginia Nergation Co.

Steamer Berkeler, Guy, Norfolk, merchandlise
and passengers, Old Dominion line.

SALIED.

SAILED.

Steamer Brekeler, Guy, Norfolk, merchandise and passengers, Old Dominion line.

# Review of RICHMOND'S JOBBING AND MANUFACTURING INTERESTS

# Sitterding Carneal-Davis Co.,

No. 16 Broad Street.

Manufacturers of all kinds of Lumber, and dealers in Lime, Cement, Paints, Olls, etc.

DODDERS OF THE PROPERTY OF T

| Mill. FED | 20.00 ft 21.00 | Mill. FED | Shipstoff, ion, sacked | 19.00 ft 20.00 | Bran | HIDES | 12

Tib-washed, free of burrs... Unwashed, free of burrs... Merino, unwashed....... Burry, 3 to 5c. per lb. less 100TS.

GOOTS—
Glinseng, per lb.
Sendens per lb.
Virgidia nunke, per lb.
May apple, per lb.
True pink, per lb.
Wild ginger, free of fibre.
Wild ginger, natural
EANUTS—Fer lb, farmera.

TOBACCO MARKET. 

BROWN SHIPPING TOBA

Medium 12.00@ 20.00 Gcod 14.00@ 25.00

Sales of tobacco on the Lynchburg market for the two weeks ending July 4, 1603, reported by John L. Oglesby, of Lynch's Warchouse:
Sold week ending June 27th, 09,200 pounds; sold week ending July 4th, 165,000 pounds; Increase for week ending July 4th, 145,000 pounds; Sold from October 1, 1602, to July 4, 1603, 21,683,660 pounds; seld from October 1, 1603, 21,683,660 pounds; sold from October 1, 1603, 150, 1613,

PETERSBURG TOBACCO MARKET. The quotations for this market are as follows:

LEAF—
Common and dark leaf....
Medium dark leaf
Good dark leaf
Fine dark leaf
Fine dark leaf
Black Wrappers
BRIGHT TOBACCOS.

Dry Flint, per lb.
Dry sailed, per lb.
Green sailed, per lb.
Green, per lb.
Dry flint calfskins, per lb.
Sheep skins
Green sailed calfskins.
Lamb skins MISCELLANEOU

## Smith-Courtney Co. RICHMOND, VIRGINIA.

Southern agenia for the Improved Bate Coriles Engine Machinery, Pumps, Belt-ing, Steel and Wood Pulleys, Shafting and Hangers, Railroad, Mine, Mill and Contractors' Supplies, Flint Kote Roofing.

## STANDARD PAPER M'FG CO.

The Largest Blotting Mill in the United States, Our Brands: "Standard," "Imperial," "Sterling," "United States."

## Virginia-Carolina Chemical Company,

Manufacturers of Fertilizers, Pertiliz-ing Materials and Chemicals, Importers of Potash, Salis and Nitrates, Capacity Due thousand carloads of Manufactured Fertilizers per day, Richmond, Va.

## Moon, Zirkle, Goodall Co.,

WHOLESALE DRUGGISTS SUNDRIES, 1420 E. Main St., Richmond, Va. The only house of its kind in Richmond.

FINANCIAL

IUST

## Our Perseverance Certificate of Deposit

assures a competency in ten years, through regular monthly savings, small or large.

Particulars cheerfully furnished on request. Trust funds and all other deposits received

911 East Main Street.

S. GALESKI, Pres. W. GRAY WATTSON, Cashier.

## MERCHANTS NATIONAL BANK

Capital \$200,000, Surplus and Profits \$628,852.94 Designated State, United States and City Depository.

Mercantile and Bank Accounts Largest Bank Depository South

3 per cent. Interest Pald on Deposits in Savings Department,
Payable on Demand.

JOHN P. BRANCH, President.
JOHN KERR BRANCH, Vice-Pres.
JOHN F. GLENN, Cashler.

LARGEST CAPITAL AND SURPLUS
OF ANY BANK OR TRUST COMPANY IN THE SOUTH-ATLANTIC STATES

## Richmond Trust and Safe Deposit Company.

Tenth and Main Streets, Richmond, Va.

- \$1,712,188.69 **Capital and Surplus** 

Executes Trusts, Receives Deposits from \$1.00 and Upwards. Allows 3 per cent. Interest on Daily Balances Subject to Check. Accounts Solicited. Correspondence Invited.

JNO. SKELTON WILLIAMS, LEWIS D. CRENSHAW, JR., President

JAMES H. DOOLEY, HENRY L. CABELL,

Vice-Presidents.

# THE SAVINGS BANK OF RICHMOND

## THE INSTITUTION FOR THE PEOPLE.

Deposits in sums of ONE DOLLAR and upwards received and interest allowed. Loans made on real estate. Negotiable paper discounted. L. Z. MORRIS, Vice-President R. A. PATTERSON, President. JAMES M. BALL, Cashier.

DIRECTORS-George L. Christian, N. D. Hargrove, P. Whitlock, H. Theodore Ellyson, W. H. Zimmerman, B. Alson, R. A. Patterson, L. Z. Morris, F. Sitterding, H. Seldon Taylor, O. O. Owens, John W. Gordon, G. Valentine.

BUSINESS AND PERSONAL ACCOUNTS

SOLICITED BY

THE

## State Bank OF VIRGINIA,

1111 E. Main St., Richmond, Va.

SPECULATORS' AND INVESTORS' INFORMATION CLUB,

INFORMATION CLUB,

DAILY FINANCIAL LETTER.

Our Daily Stock Market Letter guided club members safely through good and bad markets. During the recent period of declining prices our consciousness advice saved many from disastrous loss Everybody following our letter made money. Whether you invest money or speculate, you should have the information club's letter. ITO TRINKS DIST THE HEST AND SAFEST OPPORTUNITIES FOR MAKING MONEY.

Child members were on the short side of the market from last September until about three weeks ago. There are excellent opportunities in the present market to make good profits at small risk.

the present market to make good protest a start risk.

Our advice is always conservative, but definite. To 18 THE BEST AND MOST COMPLETE LETTER OF ADVICE LEAVING WALL STREET. THE OF ADVICE LEAVING WALL STREET. THE ADVICE SET OF ADVICE LEAVING WALL STREET, THE ADVICE SET OF ADVICE LEAVING WALL STREET, AND CAR COMPARE WHICH ADVICE ADVICE STREET, STREET, AND CAR COMPARE AND CAR COMPANY AND CAR COMPANY OF A C

STEAMBOATS.

### TAKE STEAMER POCAHONTAS SATURDAY NIGHT, JULY 11, 1903. MONEY TO LEND

10 O'clock Sharp.

Two fast trains next Sunday and every Sunday to Beach Park, Leave Richmond at 9:25 A. M. and I P. M. 50c. round trip.

#### INVESTMENT SECURITIES. Virginia Bonds, Richmond City Bonds,

Chemical Stocks. WYNDHAM BOLLING & BRO., Phone 412. 1018 Wast Main, Richmond, Va.

RICHARD W. MAURY, BANKER AMD BROKER.

1015 E. Main St. Richmond, Va

Bonds and Stocks Bought and Sold for Cash or Carried on the Most Favorable Terms.

Investment Securities a Specialty. 'Phone 366.

# BALL & WINFREE

**Bankers and Brokers** 

1114 E. Main St., Richmond, Va Private Wires to Principal Points. Correspondents-W. E. WOODEND. & CO., Members New York Consolidated Stock Exchange.,

Correspondence Invited.

# \$ 250

\$10,000 5% LONG TIME.

\$ 2,000 \$ 3,000 \$ 5,000 \$ 10,000 \$1,000